

PREPARED BY AND RETURN TO: BK0991PG0003
MURPHY, DeZONIA & WEBB, ATTORNEYS
6389 Quail Hollow Road, Suite 102
Memphis, TN 38120

TG#: MD&W#:971367
PROPERTY ADDRESS:
2061 Cresthill Drive
Southaven, MS 38671

RELEASE
(Mississippi)

All indebtedness secured by a certain Deed of Trust from VANCE A. HAYES AND
aka SUSAN M. LOVELL SUSAN M. LOVELL HAYES
to
GEORGE V. KINNEY OR WILLIAM McLAUGHLIN, Trustee, for the use and benefit
of UNION PLANTERS NATIONAL BANK, dated
8/8/97, and recorded in Book No 929, Page No. 184, of the records of
Mortgage and Deeds of Trust in the office of the Chancery Clerk of DESOTO County,
Mississippi, having been fully paid, the undersigned UNION PLANTERS NATIONAL BANK,
as lawful holder of the indebtedness--or--as Trustee in said Deed of Trust in accordance
with direction by the holder of the indebtedness, hereby releases and discharges the
lien of said Deed of Trust.

The Clerk of the Chancery Court of the aforesaid County, State of Mississippi is
hereby authorized and directed to refer to this release by proper notation on the
margin of said Deed of Trust.

IT WITNESS WHEREOF, the said UNION PLANTERS NATIONAL BANK
has hereunto set his hand (or caused its corporate name signed hereto by and through
its property officers duly authorized so to do), this the 23rd day of March
19 98.

STATE MS.-DESOTO CO.
FILED
APR 22 2 52 PM '98

UNION PLANTERS NATIONAL BANK
BY: [Signature]
Todd B. Hamilton
Title: Vice President

BK 991 PG. 3
STATE OF TENNESSEE W.F. DAVIS CH. CLK.
COUNTY OF SHELBY

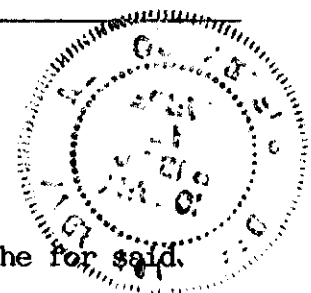
Personally appeared before me, the undersigned authority in the for said State and
County, the within named _____, who acknowledges that
he signed and delivered the foregoing instrument on the day and year therein mentioned
and for the purpose therein mentioned

Given under my hand and seal this _____ day of _____, 19____.

My Commission Expires: _____

Notary Public

STATE OF TENNESSEE
COUNTY OF SHELBY



This day personally appeared before, the undersigned authority in the for said
State and County, the within named Todd B. Hamilton and
XX, known to me to be the
Vice President and XX
respectively of UNION PLANTERS NATIONAL BANK, a corporation,
who acknowledged that they signed and delivered the foregoing instrument on the day
and year therein mentioned, for the purpose herein set forth, and in the capacity
therein stated, for and on behalf of UNION PLANTERS NATIONAL BANK,
after being duly authorized so to do.

Given under my hand and seal this 23rd day of March, 19 98.

My Commission Expires: _____

MY COMMISSION EXPIRES FEB. 27, 2001
Notary Public [Signature]